

MONEY MARKET FUNDS

<u>Scheme Name</u>	<u>Bandhan Money Manager Fund</u>	<u>DSP Savings Fund</u>	<u>ICICI Pru Money Market Fund</u>	<u>Nippon India Money Market Fund</u>	<u>Tata Money Market Fund</u>
AUM(In Crs)	11,254.78	4,009.38	28,644.02	17,771.77	30,065.14
Inception Date	18 February 2003	30 September 1999	08 March 2006	15 June 2005	22 May 2003
YTM (%)	6.64	7.05	6.74	6.84	6.81
<u>Returns (%)</u>					
3M	9.31	8.50	9.51	9.46	9.42
6M	8.15	7.65	8.35	8.28	8.30
1 Yrs	7.70	7.53	8.04	8.00	8.00
3 Yrs	6.55	6.69	7.16	7.21	7.16
5 Yrs	5.36	5.72	6.11	6.11	6.18
<u>Rating Allocation</u>					
SOV	14.33%	10.90%	14.35%	14.20%	15.49%
AAA	-	-	-	-	-
AA / AA+ / AA-	-	-	-	-	-
Below AA-	-	-	-	-	-
A1 / A1+ / A1-	83.39%	88.65%	86.64%	85.75%	86.81%
Cash & Equivalent	2.08%	0.12%	-1.23%	-0.20%	-2.53%
Others:	0.20%	0.33%	0.24%	0.25%	0.23%
Top 5 Issuer (%)	Treasury Bills-12.81% National Bank For Agriculture & Rural Development-11.2% Hdfc Bank Ltd.-10.17% Axis Bank Ltd.-8.74% Kotak Mahindra Bank Ltd.-8.65%	Treasury Bills-10.9% Axis Bank Ltd.-9.08% Small Industries Development Bank Of India-8.47% Hdfc Bank Ltd.-7.89% Punjab National Bank-7.19%	Treasury Bills-10.8% Small Industries Development Bank Of India-8.36% National Bank For Agriculture & Rural Development-8.12% Hdfc Bank Ltd.-6.98% Punjab National Bank-6.49%	Hdfc Bank Ltd.-7.34% Treasury Bills-7.27% National Bank For Agriculture & Rural Development-6.96% Government Of India-6.92% Small Industries Development Bank Of India-6.01%	Treasury Bills-13.33% National Bank For Agriculture & Rural Development-8.14% Small Industries Development Bank Of India-7.82% Hdfc Bank Ltd.-7.28% The Federal Bank Ltd.-5.77%
Modified Duration (MOD)	0.68	0.42	0.70	0.71	0.74
Average Maturity	0.68	0.45	0.75	0.76	0.74
Shortlisting Parameters	1) Yield to Maturity of fund aligns closely with the average of our peers. 2) Bandhan Mutual Fund has established an exceptional track record in effectively managing debt funds, characterized by a history of never defaulting on any securities.	1) Fund has average credit quality is at par with peers. 2) The fund has a track record of more than 24 years. 3) The risk ratios of the fund are in line with those of its peers.	1) Maintains a low expense ratio of 0.32% v/s category average of 0.49% of its peers. 2) Exhibits lower downside risk compared to its peers.	1) Demonstrates a high average maturity of 0.75 compared to its peers. 2) Exhibits the lowest standard deviation risk among its peers.	1) Allocates a high portion towards AAA securities compared to its peers. 2) The fund manager has been overseeing this fund for the past 10 years. 3) Achieves high risk-adjusted returns among its peers.
Fund Manager	Brijesh Shah	Kedar Karnik	Manish Banthia	Anju Chhajer	Amit Somani
Exit Load	-	-	-	-	-
Expense Ratio	0.35	0.39	0.32	0.44	0.42

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